PATENT

Paper No.

File: Graff-US-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.

Serial No. : 10/580.083

Confirmation No. : 6893

Filed : 19 November 2004

For : COMPUTER CONTROL OF NON-DEBT FUNDING

SYSTEM FOR HOME FINANCE

Group Art Unit : 3688

Examiner : VIG. Naresh

MS: Fee Amendment Honorable Commissioner of Patents P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR:

In response to the Office Action mailed May 10, 2011, please enter the following amendment without prejudice and reconsider the application in view of the amendment and the remarks set forth below. It is believed that no new matter has been added.